



Breakfast on the menu across school communities.

Breakfast is on the menu now for two local schools with Talara Primary College and Golden Beach State School teaming up with our Caloundra **Community Bank**® Branch. The exciting new trial programs were launched within the school communities earlier this year.

In a move that reinforces the African proverb 'it takes a village to raise a child', the schools have partnered with Caloundra **Community Bank**® Branch to provide fortnightly breakfasts to students from Prep to Year 6.

The breakfast program was initiated by Chappy Col who provides chaplaincy support to both schools. The aim of the breakfasts is to foster community spirit and belonging as well as provide a meal to students who may not eat enough at the start of the day.

Caloundra **Community Bank**® Branch has been providing the funds to underwrite the cost of the breakfasts which will continue throughout the school year.

Board Chair, Colin Rose, said the Board of Directors and staff were quick to respond to the request from Chappy Col for support.

"We have a great relationship with many schools in the Caloundra and Kawana area and do what we can to play a meaningful role with the families and the school community. This can take on many forms, from our branch staff attending school reading programs with the younger students to sponsoring local sporting clubs such as Caloundra Cricket Club, Caloundra Junior Rugby Union, Caloundra City Soccer Club and the Currimundi Netball Association."

"We have jumped at the opportunity to be part of the breakfast programs at these local schools because we know how important good nutrition is for growing children. Breakfast is the most important meal of the day and given all of the extra-curricular activities for children before school, this is often a meal that is overlooked," said Colin.

Chappy Col works with children and families from both Talara Primary College and Golden Beach State School and says the school communities have been very welcoming of the branch's support.



Above: Mischa and Nate Jary with Branch Manager Pip Fawcett.

"This has been a great opportunity for the schools to welcome the support of the local community. Our breakfasts have been a huge success, thanks to the branch volunteers and our committee members who have given their time to ensuring the ongoing success of the program," said Chappy Col.

There are 20 breakfasts scheduled fortnightly across the year at each school. Further donations or offers of support are welcome. Please contact Chappy Col on 5438 3725.

Caloundra City Community Support Services Limited Shop 1, 99 Bulcock Street, Caloundra QLD 4550 **ABN** 76 122 651 969

Directors: Colin Rose (Chairman), Bernadette Strong (Secretary), Stephen Ramsdale (Treasurer), Rex Barnes, William Eykman, Edward Hall, Hendrik Reinking, Peter Ryan.

Chair's report.



Above: Chair Collin Rose cooks breakfast with Craig Brook for the students at Talara Primary College.

In a world of poor economic performance Australia is still holding firm with 'steady as we go' being the order of the day.

We continue to work hard at growing our business with keen efforts from our Manager Pip Fawcett and her staff. We are pleased to advise that Stephen Knust has joined our team in recent times as Customer Relationship Manager. Stephen has several years' experience in the banking world and he shares a little bit about himself in this newsletter. Welcome Stephen and we look forward to what you will bring to the business.

With Bendigo and Adelaide Bank now having over 300 **Community Bank**[®] branches, a Strategic Advisory Board, Project Horizon, was established to set a shared vision and strategy for the **Community Bank**[®] model into the future. It is a full review of the relationship between Bendigo and Adelaide Bank and the **Community Bank**[®] branches across Australia and we will face changes to the finance model as a result of Project Horizon. This is the first review since the **Community Bank**[®] model was created 15 years ago. The Strategic Advisory Board is working towards delivering recommendations of the review, and are making carefully considered decisions for the next 15 years.

The fact is the **Community Bank**[®] model Australia-wide has a tremendous pool of resources with 2,000 Directors, 1,600 staff, 60,000 shareholders, and a couple of hundred thousand customers networked through this system of banking. There is a great opportunity to connect our resources at the thinking level. There is lots of learning that can be shared and connections made. It's an exciting time when we consider what the future may hold. If you would like further information regarding Project Horizon and how it may impact us at a local level, please contact myself or one of our company Directors.

On a closing note, our highly experienced team at Caloundra **Community Bank**[®] Branch are here to serve and support you in meeting all your banking and financial needs. I want to encourage you to continue supporting your community by putting your banking, wealth planning and insurance business with us.

Colin Rose
Chairman

Google Android Pay makes life easier.

For those with Android phones, you'll be interested to learn Google has teamed up with several Australian banks to expand its mobile payments platform, Android Pay, outside of the US for the first time.

According to Google, Android Pay, is a simple and secure way to pay using an Android phone and will be made available for contactless payments (and payments within apps) during the first half of 2016.

"With Android Pay, you simply unlock your phone, hold it to the terminal, and voila – your payment is done," said a statement from Google Australia.

"We're working closely with many of Australia's major financial institutions including Bendigo Bank with the aim of bringing Android Pay to their card holders in 2016."

The mobile payment system will support MasterCard and Visa with Google also planning to enable eftpos payments through Android Pay.

Bendigo and Adelaide Bank Chief Customer Officer, Marnie Baker, said that Android Pay will provide its customers with greater choice and flexibility.

"The pace of change in technology is extremely fast these days, driving a revolution in the way we think about, use and move money," she said.

"Being receptive to adopting emerging technologies in an ever-changing environment will ensure we fulfil our vision of being Australia's most customer-connected bank."

Commenting on the functionality of Android Pay, Baker said that it would offer customers the following features:

A simple payment platform: Unlock your Android phone, place it near a merchant's contactless terminal for payments under \$100, and your payment is made.

Security of personal and financial information: Stored credit and debit card information is never sent with a payment, instead a virtual account number is used, providing additional security. Lost or stolen phones can be locked, new passwords set or personal information wiped clean using Android Device Manager.

When it's fully launched mobile payments will give our customers more choice and control than ever before. For further information, drop in and see Pip Fawcett at 99 Bulcock Street, Caloundra or phone the branch on 5492 5267.



Above: Google's Android Pay drives a revolution.

Building stronger communities, together.

We hope you enjoy reading this Winter edition of our Caloundra **Community Bank**® Branch newsletter. As always, there's plenty of activity happening in our local community, and more often than not, you will find our **Community Bank**® branch centre of the action.

We've also been very busy within our own **Community Bank**® network.

Most recently some of our team have returned from our annual State Conference where we got together with the other **Community Bank**® branches across Queensland to share best practise, participate in interactive workshops and have bigger discussions about how we can create change for the greater good from a local, regional and state perspective.

We were also privileged to have the opportunity to hear guest speaker and former Olympic swimming coach Laurie Lawrence who shared with us his 'Kids Alive – Do The Five' water safety program. Only Laurie could get us all up on our feet singing and doing the fun actions to the 'Kids Alive' song!

This year's conference was titled, 'Building Stronger Communities, Together' which carried a focus on both community and business. It reinforces our commitment to investing locally which is as strong today as it's ever been. It's our unique point of difference and it's what sets us apart from the other banks.

As you read on, you will learn more about the support we've been able to give to numerous community groups, clubs and



Above: Guest speaker Laurie Lawrence shares his Kids Alive – 'Do The Five' water safety program at the Bendigo Bank State Conference.

organisations across the Caloundra and surrounding community already this year.

We welcome the opportunity to work with you and invite you to drop in and see the team at 99 Bulcock Street, Caloundra or phone the branch directly on 5492 5267.

Pip Fawcett
Branch Manager

Hitting out at the Regional Golf Day.



Above: Henk Reinking, Bill Eykeman, Narelle Williams and Wayne Stephens.

There was plenty of great company and lively conversation to be had at the recent Bendigo Bank regional golf day. Held at the impressive Maroochydore Golf Club facilities in Bli Bli, our Caloundra **Community Bank**® Branch joined in the fun and entered a team in the 18-hole competition.

Joining our team which included Board members Henk Reinking and Bill Eykeman were Narelle Williams from the Sunshine Coast Symphony Orchestra and Wayne Stephens from Inclusive Realty. Together they showed off their impressive form and finished the competition amongst the top teams on the day. Competitive, not us!

Making Waves with Pa & Ma Bendall Surfing Contest.

The second longest surfing contest in Australia has wrapped for another year with reports claiming it was one of the best years yet for the event. Our Caloundra **Community Bank**® Branch was on board for the first time as sponsor this year.

Chairman of the Caloundra City Board, Colin Rose, said the branch recognised the long history of the iconic local event and was keen to assist it reach even greater heights in future years.

"Given our location, naturally we have a strong affinity for the beach lifestyle. Our branch team also dedicate countless hours to volunteering their services across a number of community groups."

"The Pa & Ma Bendall Surfing Contest has a long history with Sunshine Coast locals while the Wind and Sea Boardriders Club also provides great opportunity for young surfers and the more experienced in the Caloundra community to enjoy their sport."

"We were happy to be a part of an event that brings so much enjoyment to locals and visitors alike," said Colin.

Club President Terry Landsberg said they welcomed the branch's support.

"It was great to receive funding from the Caloundra **Community Bank**® Branch. With their help we were able to stage a first class event," said Terry.

In 1974 the inaugural 'Pa' Bendall Memorial Contest was organised as a mark of respect for Charles Ben (Pa) Bendall who worked tirelessly to promote the sport.



Above: Noah Kearney (2015 winner), Dean Carpenter (Vice President of Windansea Surf Club), Tom Prout (competitor), Pip and Laura Poncini (competitor) at Moffat Beach.

Pa and his wife Marjory (Ma) settled in Caloundra in the 1950's and became the mother and father of surfing on the Sunshine Coast.

Over the years the competition has attracted every professional surfer in the country including Wayne (Rabbit) Bartholomew, Simon Anderson and Hawaiian legend Gerry Lopez. Since then, professional surfers like Joel Parkinson, Serena Brooke, and Wade Goodall regularly return to Moffat Beach to join with locals and compete in this prestigious event.

Give your children's savings a head start.

In early 2015 Bendigo and Adelaide Bank was successfully appointed to the Queensland Department of Education Student Banking Services Panel.

This was a huge win for Bendigo and Adelaide Bank as several decades previously, student banking in Queensland state schools had been limited exclusively to Commonwealth Bank and therefore no other financial institution could approach or offer student banking services to their local state school. State primary and secondary

schools now have the option to set up their student banking services through either Bendigo Bank or Commonwealth Bank.

Fast forward 12 months and we are pleased to advise we now have 34 Queensland state schools up and running with student banking and a further four schools in the process of having student banking agreements prepared.

The Student Banking program has proved to be a great opportunity to further develop our business and build new or enhance existing partnerships across Queensland. Already a number of our branches across the State have relationships with local schools in varying capacities including supporting the Parents and Citizens (P&C) committee via grants, donations and sponsorships. Our student banking service further enhances these relationships and provides additional avenues to connect within local communities and at the same time grow our business.

We hope to be able to expand the student banking offering in the near future with exciting deposit incentives and also introduce financial literacy programs into schools across the State. It's never too early to teach children about the benefits of saving!

If you are a student or are a parent of school aged children and would like more information about our student banking please drop in and see us at the branch at 99 Bulcock Street, Caloundra or phone us on 5492 5267 to talk to one of our friendly staff about how we can help.



Above: Piggy pays a visit to our Sunshine Coast schools.

Stephen adds to the depth of experience on the team.

Our Customer Relationship Manager, Stephen Knust, enjoys giving back to the community which is why he's always happy and smiling every time you walk into the Caloundra **Community Bank®** Branch.



Above: Stephen Knust our Customer Relationship Manager.

Stephen is a local, having grown up in Nambour before returning to the Sunshine Coast eight years ago.

A family man, Stephen enjoys fishing, BBQs and the beach. He also enjoys bike riding with the family.

It's little wonder Stephen felt immediately at home with the team at Caloundra **Community Bank®** Branch when he joined earlier this year. He has had an enduring career in banking commencing in 1985. Stephen worked for the CBA for 18 years and later with the ANZ (10 years) across three states of Australia. Most recently, Stephen owned his own Fastway Courier business before returning to his first love of banking.

This time Stephen was determined to be part of a team that gave back to the local community.

"This is what I love most about working for the Caloundra **Community Bank®** Branch. We have a fantastic team here in Caloundra and it is great when we are able to give back to the community that supports us," said Stephen.

Stephen is happily married to Lynette and has four children Rebekah 19, Cameron 17, Katelyn 12 and Josh 9.

"To say life is busy is an understatement but living here in Caloundra certainly means we get to enjoy everything life has to offer. We wouldn't have it any other way," said Stephen.

Stoking up the conversations with a small businesses gathering.

Our Caloundra **Community Bank®** Branch team recently gathered with local tradespeople over a sausage sizzle lunch to discuss the opportunities and challenges of small business.

Hosting the gathering was Bill Rowland from Top Gun Trailers on Bronwyn Street.

Caloundra **Community Bank®** Branch Manager, Pip Fawcett said: "The conversation was lively and gave everyone the chance to meet and mingle with other local operators."

"The feedback has been really positive so we've been encouraged to schedule a few more lunch-time gatherings before the end of the year."

Upcoming dates will be promoted in the branch, via email, our Facebook and flyers will also be distributed throughout the Caloundra business area.



Above: Pip gets into the spirit to encourage local tradesmen to come together.

Catch the savings bug Bendigo Student Banking

Whether it's for the latest craze in computer games, for a new bike or just for a rainy day, we all know it's never too early for our kids to start learning about budgeting and saving.

That's why at Bendigo Bank we've introduced our Student Banking Program and Bendigo PiggySaver Account – perfect for primary school aged savers.

Drop in to see Pip and the team at 99 Bulcock Street, Caloundra or phone 5492 5267.

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 **Bendigo Bank**
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Opportunities for shareholders, existing and new.

For all our readers who are Caloundra City Community Services Limited shareholders you're at the forefront of driving social change in our community. As a way of saying thank you, we've tailored an exclusive investment offering for you, with the help of the team at Leveraged.

Just like borrowing to buy an investment property, you can also borrow to invest in equities such as shares and managed funds. This can help you achieve your big life goals like buying a house, travelling overseas, sending your kids to a great school, or retiring comfortably.

As a shareholder, you are entitled to this exclusive offer:

- Access to select Sandhurst and Bendigo Wholesale Managed Funds at a significantly reduced initial investment levels
- Discounted interest rate of 5.95% - this is 1.4% below the standard variable interest rate

As a wholly owned subsidiary of Bendigo and Adelaide bank, Leveraged offers innovative solutions and exceptional customer service. They are one of the first and longest continually operating margin lending specialists in Australia.

If you already have a margin loan facility in place elsewhere, you may consider refinancing to further enhance your community contribution.

It is a privilege to be part of the Caloundra City Community Services Limited, where we put community first. I am sure you are proud to have a stake in the business.

Since the opening of our branch in Caloundra almost ten years ago we have been able to contribute more than \$200,000 back to the community. With your support of our products and opportunities such as this, we will continue to share our revenue through community investments so that everyone can benefit.



Above: Big life goals like travelling the world are all within reach.

We also have a few shareholders willing to sell their shares. We would like to offer our readers, who are not already shareholders, this unique opportunity to join our **Community Bank®** branch. If you are keen to take advantage of this offer, please make contact with our Company Secretary Bernadette Strong via email bstrong1953@gmail.com

Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118) as Lender and as a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). This information is correct as at 15 October 2015. This contains general advice only and doesn't take into account your personal objectives, financial situation or needs. Please consider your personal circumstances, consult a professional investment provider and read the PDS and Product Guide, available to download from www.leveraged.com.au before making an investment decision.

Home loan deals.

At Bendigo Bank, it's all about rewarding you with greater savings on your home loan, the more you choose to bank with us.

And for you, that could include saving \$600 on home loan fees*.

So, consider a home loan from Australia's most reputable bank (AMR Corporate Reputation Index 2015).

Drop in and see Pip and the team at 99 Bulcock Street, Caloundra or phone 5492 5267 to find out more about securing a home loan you can count on.

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au/homeloans



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Caloundra Community Bank® Branch

Shop 1, 99 Bulcock Street, Caloundra Phone: 5445 2776

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/caloundra facebook.com/bendigobank twitter.com/bendigobank

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